

UNITED STATES BANKRUPTCY COURT
District of New Jersey

IN RE: **Atiya K. Lamptey**Case No.: **17-34307**

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original☒ Modified/Notice RequiredDate: 2-26-2018☐ Motions Included☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
 CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED.

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney KBEInitial Debtor: AKL

Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay 400.00 Monthly* to the Chapter 13 Trustee, starting on January 1, 2018 for approximately 5 months, then \$535.00 per month for 55 months

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future Earnings

| | |
|---|---|
| <input type="checkbox"/> | Other sources of funding (describe source, amount and date when funds are available): |
| <p>c. Use of real property to satisfy plan obligations:</p> <div style="margin-left: 20px;"> <input type="checkbox"/> Sale of real property Description: _____ Proposed date for completion: _____ </div> <div style="margin-left: 20px; margin-top: 10px;"> <input type="checkbox"/> Refinance of real property: Description: _____ Proposed date for completion: _____ </div> <div style="margin-left: 20px; margin-top: 10px;"> <input type="checkbox"/> Loan modification with respect to mortgage encumbering property: Description: _____ Proposed date for completion: _____ </div> <p>d. <input type="checkbox"/> The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.</p> <p>e. <input type="checkbox"/> Other information that may be important relating to the payment and length of plan:</p> | |

Part 2: Adequate Protection

☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor | Type of Priority | Amount to be Paid |
|-------------------------------|----------------------|-------------------|
| Kirsten B. Ennis, Esq. | Attorney Fees | 1,429.00 |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|------------------|--------------|-------------------|
|----------|------------------|--------------|-------------------|

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
|----------|----------------------------|-----------|----------------------------|---|--|

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|-----------------------------------|------------------------------|-----------|----------------------------|---|--|
| QuailBrook East Homeowners Assoc. | 174 Scobee Lane Somerset, NJ | 26,616.66 | 0.00% | 26,616.66 | 200.00 |

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
|------------------|------------|---------------|-----------------|--|

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to Be Paid |
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|

-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------|------------------------------|---------------------------------|--------------------------|
|----------|------------------------------|---------------------------------|--------------------------|

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
Capital One Auto Finan
Ditech Financial Llc
Santander

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

| Creditor | Collateral | Total Amount to be Paid through the Plan |
|----------|------------|--|
|----------|------------|--|

Part 5: Unsecured Claims ☒ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
|----------|-----------------------------------|-----------|-------------------|

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
|----------|------------|----------------|------------------------|----------------|--|---|

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
|----------|------------|----------------|------------------------|-----------------------------|--|

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

| | |
|---|--|
| Part 9: Modification <input checked="" type="checkbox"/> NONE | |
| If this Plan modifies a Plan previously filed in this case, complete the information below. Date of Plan being modified: <u>12-27-2017</u> | |
| Explain below why the plan is being modified: | Explain below how the plan is being modified: |
| Increase claim of Quailbrook consistent with POC and remove Cram down of Quailbrooks claim | Increase claim of Quailbrook consistent with POC and remove Cram down of Quailbrooks claim |
| Are Schedules I and J being filed simultaneously with this Modified Plan? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | |
| Part 10 : Non-Standard Provision(s): Signatures Required | |
| <p>Non-Standard Provisions Requiring Separate Signatures</p> <p><input type="checkbox"/> NONE</p> <p><input checked="" type="checkbox"/> Explain here:</p> <p>*This plan is a step plan or has lumpsum payments as follows: \$400.00 per month for 5 months, then \$535.00 per month for 55 months</p> <p>Any non-standard provisions placed elsewhere in this plan are void.</p> <p>The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.</p> <p>I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.</p> | |
| Date <u>February 26, 2018</u> | <u>/s/ Kirsten B. Ennis, Esq.</u> Kirsten B. Ennis, Esq. Attorney for the Debtor |
| Date: <u>February 26, 2018</u> | <u>/s/ Atiya K. Lamptey</u> Atiya K. Lamptey Debtor |
| Date: _____ | _____ Joint Debtor |
| Signatures | |
| The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan. | |
| Date <u>February 26 2018</u> | <u>/s/ Kirsten B. Ennis, Esq.</u> Kirsten B. Ennis, Esq. Attorney for the Debtor |
| I certify under penalty of perjury that the above is true. | |
| Date: <u>February 26, 2018</u> | <u>/s/ Atiya K. Lamptey</u> Atiya K. Lamptey Debtor |
| Date: _____ | _____ Joint Debtor |

Certificate of Notice Page 7 of 8
 United States Bankruptcy Court
 District of New Jersey

In re:
 Atiya K. Lamptey
 Debtor

Case No. 17-34307-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Feb 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2018.

db +Atiya K. Lamptey, 174 Scobee Lane, Somerset, NJ 08873-1700
 517207827 +1st Crd Srvc, 377 Hoes Lane, Piscataway, NJ 08854-4138
 517207828 +American Collections E, 6094d Franconia Rd, Alexandria, VA 22310-4433
 517207829 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
 517226887 +Credit Union of New Jersey, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,
 Tinton Falls, NJ 07724-3001
 517207835 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech Financial Llc, 332 Minnesota St Ste 610,
 Saint Paul, MN 55101)
 517207836 +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
 517251028 +McGovern Legal Services, LLC, PO Box 1111, New Brunswick, NJ 08903-1111
 517323706 +Quailbrook East Homeowners Association, Inc., c/o McGovern Legal Services, LLC,
 850 Carolier Lane, North Brunswick, NJ 08902-3312
 517251026 +Quailbrook V Homeowners Assoc., c/o Town & Country Mgmnt, Inc., 711 Sycamore Ave.,
 Red Bank, NJ 07701-4921
 517207837 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
 517251027 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Div. of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08646-0245)
 517207838 +Santander, Po Box 961245, Ft Worth, TX 76161-0244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 28 2018 23:12:29 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 28 2018 23:12:24 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517207830 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Feb 28 2018 23:14:51 Capital One Auto Finan,
 3901 Dallas Pkwy, Plano, TX 75093-7864
 517262030 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 28 2018 23:14:19
 Capital One Auto Finance, 4515 N Santa Fe Ave., APS, Oklahoma City, OK 73118-7901
 517217109 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 28 2018 23:14:19
 Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP,
 P.O. Box 165028, Irving, TX 75016-5028
 517256454 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 28 2018 23:14:20
 Capital One Auto Finance, c/o AIS Portfolio Servic, P.O. Box 4360, Houston, TX 77210-4360
 517207831 +E-mail/Text: bankruptcy@credencerm.com Feb 28 2018 23:13:01 Credence Resource Mana,
 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
 517207832 +E-mail/Text: bankruptcy@cunj.org Feb 28 2018 23:12:15 Credit Union Of New Je, Po Box 7921,
 Ewing, NJ 08628-0921
 517207833 +E-mail/Text: electronicbkydocs@nelnet.net Feb 28 2018 23:12:31 Dept Of Education/neln,
 121 S 13th St, Lincoln, NE 68508-1904
 517207834 +E-mail/Text: electronicbkydocs@nelnet.net Feb 28 2018 23:12:31 Deptednelnet,
 121 S 13th St, Lincoln, NE 68508-1904
 517222957 E-mail/Text: bankruptcy.bnc@ditech.com Feb 28 2018 23:12:12
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 517317550 +E-mail/Text: bankruptcydpt@mcsmcg.com Feb 28 2018 23:12:23 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 517230526 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 28 2018 23:14:27 T Mobile/T-Mobile USA Inc,
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 517236953 +E-mail/Text: electronicbkydocs@nelnet.net Feb 28 2018 23:12:31 U.S. Department of Education,
 C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Quailbrook East Homeowners Association, Inc., c/o McGovern Legal Services, LLC,
 850 Carolier Lane, North Brunswick, NJ 08902-3312

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 27

Date Rcvd: Feb 28, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kirsten B. Ennis on behalf of Debtor Atiya K. Lamprey pacerecf@ennislegal.com,
r53278@notify.bestcase.com
Marlena S. Diaz-Cobo on behalf of Creditor Quailbrook East Homeowners Association, Inc.
mdiaz-Cobo@theassociationlawyers.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6